MASSACHUSETTS NONGROUP CLOSED PLANS COVERED LIVES	MA TOTAL Covered Lives	MA TOTAL Covered Lives at	Difference 2000 to 2001	2001 MARKET
(WITH 2001 MEMBERSHIP ACCORDING TO 2001 REPORTS)	as of12/31/2000	as of 12/31/2001	Covered Lives	SHARE
Blue Cross and Blue Shield of Massachusetts, Inc. ²	9,862	7,948	(1,914)	43.1%
Commercial Carriers	9,790	7,498	(2,292)	40.6%
Health Maintenance Organizations ²	3,938	3,010	(928)	16.3%
TOTALS:	23,590	18,456	(5,134)	100.0%

2001 Massachusetts Population ³	6,401,164
2001 MA	
Covered Lives at End of Year	18,456
MA Population insured	
in CLOSED Plans [*]	0.3%

¹ According to M.G.L. c. 176M §1 a "closed plan" is defined as a "nongroup health plan issued by a carrier to a natural person for said person, as well as any covered dependents, prior to the first day of the first open enrollment period" (October 1, 1997).

² Persons covered under Blue Cross and Blue Shield of Massachusetts, Inc.'s HMO Blue line of business are included in the Blue Cross and Blue Shield of Massachusetts, Inc. totals in this report.

³ 2001 Population Source: Table T1. Population Estimates[3], Population Estimates Program, Population Division, U.S. Bureau of the Census, March 27, 2002 - estimated population by county as of July 1, 2001.

⁴ Total Massachusetts members divided by the 2001 Massachusetts population.